

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gary J. Stopyra, Sr.
Laurie A. Stopyra
Debtors

Case No. 19-00152-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 18, 2024

User: AutoDocke
Form ID: 3180W

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2024:

Recip ID	Recipient Name and Address
db	+ Gary J. Stopyra, Sr., PO Box 13412, Trapper Creek, AK 99683-0412
jdb	+ Laurie A. Stopyra, 5126 Springhaven Road, Orange Park, FL 32065-7226
5160395	+ FOUNDATION FINANCE COMPANY, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5442410	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5152692	Pamela P. Keenan, Esq., Attorneys for Sharonview Federal Credit, Post Office Box 19766, Raleigh, NC 27619-9766
5150318	+ Patriot Federal Cred, 800 Wayne Ave, Chambersburg, PA 17201-3810

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BankruptcyECFMail@mccalla.com	Jan 18 2024 18:53:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ EDI: AIS.COM	Jan 18 2024 23:54:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5150306	+ EDI: CAPITALONE.COM	Jan 18 2024 23:54:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5158094	EDI: CAPITALONE.COM	Jan 18 2024 23:54:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5170519	Email/PDF: bncnotices@becket-lee.com	Jan 18 2024 19:08:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5150309	+ EDI: WFNNB.COM	Jan 18 2024 23:54:00	Comenitybank/trwrds, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5154719	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Jan 18 2024 18:53:00	EnerBank USA, 1245 East Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
5150310	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Jan 18 2024 18:53:00	EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
5168378	Email/Text: EBNBKNOT@ford.com	Jan 18 2024 18:53:00	FORD MOTOR CREDIT COMPANY LLC, DEPT 55953 PO BOX 55000, DETROIT, MI 48255-0953
5150311	Email/Text: administrative@foundationfinance.com	Jan 18 2024 18:53:00	Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
5442411	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 18 2024 18:53:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5150312	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 18 2024 18:53:00	Freedom Mortgage Corporation, Attn: Bankruptcy,

			Po Box 50428, Indianapolis, IN 46250-0401
5164495	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 18 2024 18:53:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
5292826	EDI: JEFFERSONCAP.COM	Jan 18 2024 23:54:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
5292827	EDI: JEFFERSONCAP.COM	Jan 18 2024 23:54:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
5150313	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 18 2024 18:53:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5150314	+ Email/Text: EBNBKNOT@ford.com	Jan 18 2024 18:53:00	Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
5161322	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 18 2024 19:07:21	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5150315	+ Email/Text: bankruptcy@marinerfinance.com	Jan 18 2024 18:53:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5150316	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 18 2024 18:56:47	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5150317	+ EDI: NAVIENTFKASMSERV.COM	Jan 18 2024 23:54:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
5172903	Email/Text: Bankruptcy.Notices@pnc.com	Jan 18 2024 18:53:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5150319	Email/Text: Bankruptcy.Notices@pnc.com	Jan 18 2024 18:53:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
5170558	EDI: PRA.COM	Jan 18 2024 23:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5150858	+ EDI: PRA.COM	Jan 18 2024 23:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5168368	+ Email/Text: pkeenana@kirschlaw.com	Jan 18 2024 18:53:00	Pamela P Keenan, PO Box 19766, Raleigh, NC 27619-9766
5159941	+ Email/Text: bankruptcy@patriotfcu.org	Jan 18 2024 18:53:00	Patriot Federal Credit Union, PO Box 778, Chambersburg, PA 17201-0778
5172921	EDI: Q3G.COM	Jan 18 2024 23:54:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5150320	+ Email/Text: assetrecovery@sharonview.org	Jan 18 2024 18:53:00	Sharonview, Po Box 2070, Fort Mill, SC 29716-2070
5168369	+ Email/Text: assetrecovery@sharonview.org	Jan 18 2024 18:53:00	Sharonview Federal Credit Union, PO Box 2070, Fort Mill, SC 29716-2070
5175369	+ EDI: AIS.COM	Jan 18 2024 23:54:00	Synchrony Bank by AIS InfoSource, LP, as agent, 4515 N. Sante Fe Ave, Oklahoma City, OK 73118-7901
5150321	+ EDI: SYNC	Jan 18 2024 23:54:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5176370	+ Email/Text: bncmail@w-legal.com	Jan 18 2024 18:53:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5150322	+ EDI: WTRRN BANK.COM	Jan 18 2024 23:54:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
5177901	Email/Text: electronicbkydocs@nelnet.net	Jan 18 2024 18:53:00	UNITED STATES DEPARTMENT OF

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5150323 + Email/Text: electronicbkydocs@nelnet.net

Jan 18 2024 18:53:00

EDUCATION, CLAIMS FILING UNIT, PO BOX
8973, MADISON, WI 53708-8973

US Department of Education/Great Lakes, Attn:
Bankruptcy, Po Box 7860, Madison, WI
53707-7860

5176570 EDI: NAVIENTFKASMSERV.COM

Jan 18 2024 23:54:00

VL FUNDING, c/o Navient Solutions, LLC, PO
BOX 9640, Wilkes-Barre, PA 18773-9640

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5151815		Sharonview Federal Credit Union
aty	*	Pamela P Keenan, PO Box 19766, Raleigh, NC 27619-9766
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5150308	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5150307	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2024 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor Freedom Mortgage Corporation mfarrington@kmlawgroup.com
Nicholas G. Platt	on behalf of Debtor 1 Gary J. Stopyra Sr. ngp@mooney4law.com, plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Laurie A. Stopyra ngp@mooney4law.com plattnr61895@notify.bestcase.com
Robert Joseph Davidow	on behalf of Creditor Freedom Mortgage Corporation r.davidow@mgplaw.com

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Thomas Song
on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee
ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Gary J. Stopyra Sr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3813

EIN --

Debtor 2

Laurie A. Stopyra

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7436

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00152-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary J. Stopyra Sr.

Laurie A. Stopyra

By the
court:1/18/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.